

UNITED STATES DISTRICT COURT
DISTRICT OF MAINE

Planet Home Lending, LLC

Plaintiff

vs.

Lori A. Mardosa a/k/a Lori A. Desousa

Defendant

CIVIL ACTION NO: 2:20-cv-00314-JDL

RE: VACANT REAL PROPERTY
85 Botka Hill Road, Livermore, ME 04253

Mortgage:
November 22, 2002
Book 5205, Page 58

JUDGMENT OF FORECLOSURE AND SALE

Address: 85 Botka Hill Road, Livermore, ME 04253
Mortgage: November 22, 2002, Book: 5205, Page: 58

This matter came before the Court pursuant to the Default entered on November 3, 2020 against the Defendant [ECF 8], Fed.R.Civ. P.55(b), this Court's Procedural Order dated December 1, 2020 [ECF 10], and the General Orders in response to the recent outbreak of Coronavirus Disease 2019 (COVID-19) in accordance with the *Pandemic/Infectious Disease Plan for the United States District Court for the District of Maine*. (March 2020).

Plaintiff, Planet Home Lending, LLC ("Planet Home"), was represented by John A. Doonan, Esq. The Defendant did not appear or oppose Plaintiff's Motion for Default Judgment of Foreclosure and Sale.

All persons interested having been duly notified in accordance with the law, and after consideration of the Affidavits with supporting documentary evidence and Memorandum of Law in Support of Plaintiff's Motion for Default Judgment on Documentary Evidence, the Plaintiff's Motion for Default Judgment of Foreclosure and Sale is **GRANTED**.

JUDGMENT on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

1. If the Defendant or their heirs or assigns pay Planet Home Lending, LLC ("Planet Home") the amount adjudged due and owing as of December 31, 2020 (attorney's fees

and deficiency are waived) (\$78,574.62) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, Planet Home shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket.

The following is a breakdown of the amount due and owing:

Description	Amount
Principal Balance	\$51,841.88
Interest	\$12,470.35
Total Fees	\$50.00
Escrow Advance	\$7,883.75
Recoverable Balance	\$6,328.64
Grand Total	\$78,574.62

2. If the Defendant or their heirs or assigns do not pay Planet Home the amount adjudged due and owing (\$78,574.62) within 90 days of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, their remaining rights to possession of the Livermore Property shall terminate, and Planet Home shall conduct a public sale of the Livermore Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds, first to itself in the amount of \$78,574.62 after deducting the expenses of the sale, with any surplus to be disbursed pursuant to Paragraph 5 of this Judgment, and in accordance with 14 M.R.S.A. § 6324. Planet Home may not seek a deficiency judgment against the Defendant pursuant to the Plaintiff's waiver of deficiency in its Motion as well as the Defendant's Discharge in Bankruptcy.
3. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
4. The amount due and owing is \$78,574.62 as of December 31, 2020.
5. The priority of interests is as follows:

- Planet Home Lending, LLC has first priority, in the amount of \$78,574.62, pursuant to the subject Note and Mortgage and there are no parties-in-interest other than the Defendant who has second priority.
6. The pre-judgment interest rate is 6.875%, see 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 8.59%, see 14 M.R.S.A. § 1602-C.
 7. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	Planet Home Lending, LLC 321 Research Pkwy Suite 303 Meriden, CT 06450	John A. Doonan, Esq. Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 225D Beverly, MA 01915
DEFENDANT	Lori A. Mardosa a/k/a Lori A. Desousa 48 Macomber Hill Road Jay, ME 04239	Defaulted Pro Se

- a) The docket number of this case is 2:20-cv-00314-JDL.
- b) All parties to these proceedings received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 85 Botka Hill Road, Livermore, ME 04253 is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 85 Botka Hill Road, Livermore, ME 04253. The Mortgage was executed by the Defendant, Lori A. Mardosa a/k/a Lori A. Desousa, on November 22, 2002. The book and page number of the Mortgage in the Androscoggin County Registry of Deeds is Book 5205, Page 58.

- e) This Judgment shall not create any personal liability on the part of the Defendant, but shall act solely as an *in rem* judgment against the property, 85 Botka Hill Road, Livermore, ME 04253.

SO ORDERED.

Dated: January 19 , 2021

/s/ Jon D. Levy
CHIEF U.S. DISTRICT JUDGE